DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint

		R READING OF DATA FOR O REGATION			
the specification of whi	ch				
_X is attaction was file	ned hereto. ed on (MM/DD/YYYY) United States Application		a	s	
		oplication Number			
	and was amended on (M	(M/DD/YYYY)		·•	
		(if applicab	le)		
the claim(s), as amende invention was ever known described in any printe this application. I do not united States of American has been patented or management of the assigns more than twelve prior to this application. I acknowledge the duty 37, Code of Federal Regular I hereby claim foreign application(s) for pate	d by any amendment reform or used in the United publication in any country to the work and do not believe a more than one year product the subject of an inverse united States of American months (for a utility product) to disclose all informatical gulations, Section 1.56. priority benefits under the or inventor's certification.	tand the contents of the above-id terred to above. I do not know and ad States of America before my interpreted to above. I do not know and ad States of America before my interpreted the claimed invention was a state of the claimed invention was a state of the claimed invention was a state of the claimed invention of I known to the claimed by measurement application of the claimed by measurement application) or six months of the claimed states and the claimed states. Title 35, United States Code, Second Listed below and have also	d do not be needed to not be n	thereof, of than one ic use or lieve that this apple egal represign pater ility as do O(a)-(d), co	at the claimed or patented or patented or e year prior to on sale in the the invention lication in any esentatives or at application) efined in Title of any foreign any foreign
application for patent o is claimed:	r inventor's certificate ha	aving a filing date before that of t	he applic	ation on v	which priority
Prior Foreign Applicati	<u>on(s)</u>		Prior <u>Clain</u>		
Number	Country	(Foreign Filing Date)	Yes	No	
Number	Country	(Foreign Filing Date)	Yes	No	
Number	Country	(Foreign Filing Date)	Yes	No	

Rev. 02/14/02 (D1) Attorney Docket No.: 005210.P003 -1-

60/277,343	March 10 2001		
Application Number	March 19, 2001 (Filing Date)		
Application Number	(Filing Date)		
listed below and, insofar as the United States application in the 112, I acknowledge the duty t	e subject matter of each of the manner provided by the model of disclose all information kingulations, Section 1.56 which	Code, Section 120 of any United States applied claims of this application is not disclosed in the claims of this application is not disclosed in the compact of the compact of the compact of the compact of this application:	n the prior de, Section defined in
Application Number	(Filing Date)	Status patented, pending, abandoned	
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	(Filing Date)	Status patented, pending, abandoned	
Application Number		penamb, acanachea	

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Inventor's Signature	Date
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Full Name of Second/Joint Inventor	Shekhar Mahadevan
Inventor's Signature	Date 2/2 12002
	Citizenship India (Country)
Post Office Address 3695 Stevens Fremont, Cal	ifornia 94538
Full Name of Third/Joint Inventor	Shrirang Nene
Inventor's Signature	Date $\frac{2}{2}$
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Post Office Address 3665 Warwic Fremont, Cali	
Full Name of Fourth/Joint Inventor	Rajiv Saxena
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APPENDIX A

Ramin Aghevli, Reg. No. 43,462; William E. Alford, Reg. No. 37,764; Farzad E. Amini, Reg. No. 42,261: William Thomas Babbitt, Reg. No. 39,591; Jordan Michael Becker, Reg. No. 39,602; Michael A. Bernadicou, Reg. No. 35,934; Roger W. Blakely, Jr., Reg. No. 25,831; R. Alan Burnett, Reg. No. 46,149; Gregory D. Caldwell, Reg. No. 39,926; Thomas M. Coester, Reg. No. 39,637; Robert P. Cogan, Reg. No. 25,049; Donna Jo Coningsby, Reg. No. 41,684; Florin Corie, Reg. No. 46,244; Mimi Diemmy Dao, Reg. No. 45,628; Dennis M. deGuzman, Reg. No. 41,702; Stephen M. De Klerk, Reg. No. 46,503; Michael Anthony DeSanctis, Reg. No. 39,957; Daniel M. De Vos, Reg. No. 37,813; Justin M. Dillon, Reg. No. 42,486; Sanjeet Dutta, Reg. No. 46,145; Matthew C. Fagan, Rcg. No. 37,542; Tarek N. Fahmi, Rcg. No. 41,402; Thomas S. Ferrill, Reg. No. 42,532; George Fountain, Reg. No. 36,374; Andre Gibbs, Reg. No. 47,593; James Y. Go, Reg. No. 40,621; Melissa A. Haapala, Reg No. 47,622; Alan Heimlich, Reg. No. 48,808; James A. Henry, Reg. No. 41,064; Libby H. Ho, Reg. No. 46,774; Willmore F. Holbrow III, Reg. No. 41,845; Sheryl Sue Holloway, Reg. No. 37,850; George W Hoover II, Reg. No. 32,992; Eric S. Hyman, Reg. No. 30,139; William W. Kidd, Reg. No. 31,772; Walter T. Kim, Reg. No. 42,731; Eric T. King, Reg. No. 44,188; Steve Laut, Reg. No. 47,736; Samuel S. Lee, Reg. No. 42791; Gordon R. Lindeen III, Reg. No. 33,192; Jan Carol Little, Reg. No. 41,181; Julio Loza, Reg. No. 47,758; Joseph Lutz, Reg. No. 43,765; Michael J. Mallie, Reg. No. 36,591; Andre L. Marais, Reg. No. 48,095; Paul A. Mendonsa, Reg. No. 42,879; Clive D. Menezes, Reg. No. 45,493; Richard A. Nakashima, Reg. No. 42,023; Chun M. Ng, Reg. No. 36,878; Thien T. Nguyen, Reg. No. 43,835; Thinh V. Nguyen, Reg. No. 42,034; Robert B. O'Rourke, Reg. No. 46,972; Daniel E. Ovanezian, Reg. No. 41,236; Gregg A. Peacock, Reg. No. 45,001; Marina Portnova, Reg. No. 45,750; Michael A. Proksch, Reg. No. 43,021; Randol W. Read, Reg. No. 43,876; William F. Ryann, Reg. 44,313; James H. Salter, Reg. No. 35,668; William W. Schaal, Reg. No. 39,018; James C. Scheller. Reg. No. 31,195; Jeffrey S. Schubert, Reg. No. 43,098; Saina Shamilov, Reg. No. 48,266; Maria McCormack Sobrino, Reg. No. 31,639; Stanley W. Sokoloff, Reg. No. 25,128; Judith A. Szepesi, Reg. No. 39,393; Ronald S. Tamura, Reg. No. 43,179; Edwin H. Taylor, Reg. No. 25,129; Lance A. Termes, Reg. No. 43,184; John F. Travis, Reg. No. 43,203; Kerry P. Tweet, Reg. No. 45,959; Mark C. Van Ness, Reg. No. 39,865; Tom Van Zandt, Reg. No. 43,219; Brent Vecchia, Rcg No. 48,011; Lester J. Vincent, Reg. No. 31,460; Archana B. Vittal, Reg. No. 45,182; Glenn E. Von Tersch, Reg. No. 41,364; John Patrick Ward, Reg. No. 40,216; Mark L. Watson, Reg. No. 46,322; Thomas C. Webster, Reg. No. 46,154; and Norman Zafman, Reg. No. 26,250; my patent attorneys, and Charles P. Landrum, Reg. No. 46,855; Suk S. Lee, Reg. No. 47,745; Howard E. Levin, Reg. No. P50,480; Raul Martinez, Reg. No. 46,904, Brent E. Vecchia, Reg. No. 48,011; Lehua Wang, Reg. No. P48,023; my patent agents, of BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP, with offices located at 12400 Wilshire Boulevard, 7th Floor, Los Angeles, California 90025, telephone (310) 207-3800, and James R. Thein, Reg. No. 31,710, my patent attorney with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith.

APPENDIX B

Title 37, Code of Federal Regulations, Section 1.56 <u>Duty to Disclose Information Material to Patentability</u>

- (a) A patent by its very nature is affected with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is cancelled or withdrawn from consideration becomes abandoned. Information material to the patentability of a claim that is cancelled or withdrawn from consideration need not be submitted if the information is not material to the patentability of any claim remaining under consideration in the application. There is no duty to submit information which is not material to the patentability of any existing claim. The duty to disclose all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in a patent was cited by the Office or submitted to the Office in the manner prescribed by §§1.97(b)-(d) and 1.98. However, no patent will be granted on an application in connection with which fraud on the Office was practiced or attempted or the duty of disclosure was violated through bad faith or intentional misconduct. The Office encourages applicants to carefully examine:
 - (1) Prior art cited in search reports of a foreign patent office in a counterpart application, and
- (2) The closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentably defines, to make sure that any material information contained therein is disclosed to the Office.
- (b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and
- (1) It establishes, by itself or in combination with other information, a prima facie case of unpatentability of a claim; or
 - (2) It refutes, or is inconsistent with, a position the applicant takes in:
 - (i) Opposing an argument of unpatentability relied on by the Office, or
 - (ii) Asserting an argument of patentability.

A prima facie case of unpatentability is established when the information compels a conclusion that a claim is unpatentable under the preponderance of evidence, burden-of-proof standard, giving each term in the claim its broadest reasonable construction consistent with the specification, and before any consideration is given to evidence which may be submitted in an attempt to establish a contrary conclusion of patentability.

- (c) Individuals associated with the filing or prosecution of a patent application within the meaning of this section are:
 - (1) Each inventor named in the application:
 - (2) Each attorney or agent who prepares or prosecutes the application; and
- (3) Every other person who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application.
- (d) Individuals other than the attorney, agent or inventor may comply with this section by disclosing information to the attorney, agent, or inventor.
- (e) In any continuation-in-part application, the duty under this section includes the duty to disclose to the Office all information known to the person to be material to patentability, as defined in paragraph (b) of this section, which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

Attorney Docket No.: 005210.P003 -5- Rev. 02/14/02 (D1)

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

Number

Attorney Docket No.: 005210.P003

Country

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

GENERATION AND USE OF RULES FOR READING OF DATA FOR ONLINE ACCOUNT

	AGG	REGATION	ALDINE ACCOUNT	
the specification of wh	nich			
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the claim(s), as amend invention was ever kn described in any print this application. I do: United States of Amer has been patented or n country foreign to the	ed by any amendment reform or used in the United publication in any counct know and do not believed more than one year proposed the subject of an investment of the States of Americal we months (for a utility property of the subject of a subject of a utility property or a utility property or a subject of a utility property or a utility or a utility or a utility or a utility property or a utility or a	tand the contents of the above-ic erred to above. I do not know an ed States of America before my in entry before my invention thereo eve that the claimed invention we ior to this application, nor do I know centor's certificate issued before the ca on an application filed by me eatent application) or six months	d do not believe that the convention thereof, or pater of or more than one year pas in public use or on sale now or believe that the invoce date of this application or my legal representation	claimed onted or orior to e in the vention in any ives or
I acknowledge the duty 37, Code of Federal Ro	to disclose all information to the disclose all informations, Section 1.56.	on known to me to be material to	patentability as defined i	n Title
application(s) for pate	ent or inventor's certific	Fitle 35, United States Code, Se ate listed below and have also ving a filing date before that of t	identified below any f	oreign
Prior Foreign Application	on(s)		Priority <u>Claimed</u>	
Number	Country	(Foreign Filing Date)	Yes No	
Number	Country	(Foreign Filing Date)	Yes No	

(Foreign Filing Date)

-1-

Yes No

Rev. 02/14/02 (D1)

60/277,343	Monel, 10, 200	1
Application Number	<u>March 19, 200</u> (Filing Date)	<u>.</u>
	(Timig Date)	
Application Number	(Filing Date)	
United States application in the large states are states and the large states are st	e subject matter of each of he manner provided by the o disclose all information I gulations, Section 1.56 whi	s Code, Section 120 of any United States application(s) the claims of this application is not disclosed in the prior first paragraph of Title 35, United States Code, Section mown to me to be material to patentability as defined in the became available between the filing date of the prior ate of this application:
Application Number	(Filing Date)	Status patented, pending, abandoned
Application Number	(Filing Date)	Status patented, pending, abandoned
Application Number	(Filing Date)	Status patented, pending, abandoned
document) as my respective pa	itent attorneys and patent a	o (which is incorporated by reference and a part of this gents, with full power of substitution and revocation, to e Patent and Trademark Office connected herewith.
Send correspondence to <u>Cu</u> LLP, 12400 Wilshire Bouley Gregg A. Peacock, Reg. N	ard 7th Floor, Los Ange	BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN eles, California 90025 and direct telephone calls to, (512) 330-0844.
made on information and bel the knowledge that willful fa	lef are believed to be true lse statements and the lik of Title 18 of the United	ny own knowledge are true and that all statements e; and further that these statements were made with se so made are punishable by fine or imprisonment, States Code and that such willful false statements atent issued thereon.

Full Name of Sole/First Inventor Alok Khanna
Inventor's Signature Alph Whenne Date 2/28/2002
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Inventor's Signature Datc
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Attorney Docket No.: 005210.P003

Rev. 02/14/02 (D1)

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APPENDIX B

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Attorney Docket No.: 005210.P003